

### **Abstract of the disclosure**

[198] A method for providing extended data processing services from a bank to its business customers that are engaged in commercial supply chain business transactions. A standard common data model defines the content of data describing individual financial payment transactions performed by the bank on behalf of its customer, and well as additional "rich data" specifying the nature of the underlying commercial supply chain transactions between the bank's customer and its customers and suppliers that give rise to each financial payment transactions. The database is accessed and utilized by the banks customers which employ Web service routines to implement conventional banking functions such as lockbox, checking and electronic payment, lending and cash management services, and to perform further data processing operations using the data that conforms to the common data model, including accounts receivable and accounts payable management functions, collections management, integrated credit assessment and management, payments workflow and purchasing functions, and sales decisioning support.